<u>AMENDMENTS TO THE CLAIMS</u>:

Please cancel Claim 5 without prejudice to or disclaimer of the subject matter recited therein.

Please amend Claims 1 and 4, and add new Claims 9-16, as follows:

1. (Currently Amended) In a computer system that provides user access to a database of ~~tangible and non-tangible~~ items, and provides electronic shopping carts for allowing users to interactively select and hold transactions for the ~~tangible and non-tangible~~ items from the database, a method for redeeming loyalty points, comprising:

identifying a transaction for an item;

collecting the transaction in the user's electronic shopping cart;

repeating the steps of identifying and collecting transactions until the user is ready to check out;

verifying an amount of loyalty points for the collected transactions; and

proceeding to an electronic checkout ~~for completing~~ <u>to complete</u> the collected transactions<u>.</u>

<u>wherein completing the collected transactions includes:</u>

<u>converting the amount of loyalty points for the transaction into a currency value;</u>

<u>contacting the provider of the item for the transaction; and</u>

<u>providing the currency value to the provider of the item to complete the transaction</u>.

2. (Original) The method of claim 1, wherein the collected transactions comprise independent and dependent transactions.

3. (Original) The method of claim 1, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.

4. (Currently Amended) In a computer system that provides user access to a database of ~~tangible and non-tangible~~ items, a method for facilitating the redemption of loyalty points, comprising:

accessing a specified item;

providing an amount of loyalty points needed to complete a transaction for the specified item;

providing an electronic shopping cart for collecting one or more transactions for the specified items;

verifying an amount of loyalty points for the collected transactions; and

processing each of the collected transactions,

wherein processing each of the collected transactions includes:

converting the amount of loyalty points for the transaction into a currency value;

contacting the provider of the item for the transaction; and

providing the currency value to the provider of the item to complete the transaction.

5. (Cancelled).

6. (Original) The method of claim 4, further comprising providing an amount of loyalty points accumulated by the user.

7. (Original) The method of claim 4, wherein the collected transactions comprise independent and dependent transactions.

8. (Original) The method of claim 4, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.

9. (New) The method of claim 1, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.

10. (New) The method of claim 1, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.

11. (New) The method of claim 1, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.

12. (New) The method of claim 1, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.

13. (New) The method of claim 4, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.

14. (New) The method of claim 4, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.

15. (New) The method of claim 4, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.

16. (New) The method of claim 4, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.